

2768

C0375/188130

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

David B. Black

U.S.S.N.: 09/522,750

Filed: March 10, 2000

For: METHODS AND SYSTEMS FOR MANAGING FINANCIAL ACCOUNTS



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Group Art Unit: 2768

Examiner:

Assistant Commissioner for Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

In accordance with Rules 56, 97 and 98 of the Rules of Practice in Patent Cases (37 C.F.R. §§ 1.56, 1.97, and 1.98), the publications listed on the attached modified Form PTO-1449 are enclosed with this submission for consideration by the Examiner.

None of the identified materials is conceded as being prior art within the meaning of the United States patent laws.

Certificate of Mailing under 37 CFR 1.8(a)

I hereby certify that this INFORMATION DISCLOSURE STATEMENT, along with any paper referred to as being attached or enclosed, is being deposited with the United States Postal Service on this 26th day of June, 2000 with sufficient postage as first-class mail in an envelope addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

Signature

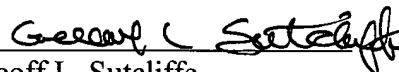
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This Information Disclosure Statement is being submitted before the issuance of a first Office Action and as such, no fee under 37 CFR § 1.17(p) is believed to be due. If a fee is due, the Commissioner is authorized to charge any additional fees that may be due or credit any overpayment to Deposit Account No. 11-0855.

Respectfully submitted,



Geoff L. Sutcliffe
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Date: June 26, 2000

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